



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [RBC US GROUP HOLDINGS LLC](#)

City/State [TORONTO, ONTARIO, CANADA](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [163,738,386](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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Summary Ratios

	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
Average assets (\$000)	173,803,564		154,525,133		159,189,129		141,615,353		128,499,487	
Net income (\$000)	772,858		964,079		1,313,880		1,041,125		1,201,744	
Number of BHCs in peer group										125
Earnings and Profitability:										
Percent of Average Assets										
Net interest income (tax equivalent)	1.56		1.37		1.35		1.49		1.92	3.01 13
+ Non-interest income	3.19		4.18		4.08		3.77		3.74	1.32 90
- Overhead expense	3.60		4.53		4.41		4.25		4.60	2.69 95
- Provision for credit losses	0.05		0		0		0.13		0.09	0.15 37
+ Securities gains (losses)	0		0		0		0		0.01	0.01 65
+ Other tax equivalent adjustments	0.02		0.01		0.01		0.01		-0.01	0 3
= Pretax net operating income (tax equivalent)	0.85		1.11		1.12		0.99		1.13	1.56 17
Net operating income	0.59		0.83		0.83		0.74		0.94	1.19 19
Net income	0.59		0.83		0.83		0.74		0.94	1.19 19
Net income (Subchapter S adjusted)										1.17
Percent of Average Earning Assets										
Interest income (tax equivalent)	2.31		1.76		1.74		2.12		3.39	4.41 8
Interest expense	0.54		0.21		0.22		0.42		1.26	1.08 69
Net interest income (tax equivalent)	1.78		1.55		1.53		1.71		2.13	3.33 12
Losses, Allowance, and Past Due + Nonaccrual										
Net loan and lease losses / Average loans and leases	0		0.02		0.02		0.07		0.06	0.21 26
Earnings coverage of net loan and lease losses (X)	7,301.30		124.21		154.55		35.13		51.98	24.40 84
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.75		0.77		0.72		0.77		0.62	0.83 32
Allowance for loan and lease losses / Total loans and leases	0.75		0.77		0.72		0.77		0.62	0.81 33
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.31		0.17		0.15		0.24		0.30	0.57 22
30-89 days past due loans and leases / Total loans and leases	1.02		0.59		0.56		0.47		0.33	0.43 44
Liquidity and Funding										
Net noncore funding dependence	11.02		-1.75		0.67		6.99		23.06	14.45 77
Net short-term noncore funding dependence	-2.05		-13.84		-11.49		-5.41		8.59	3.38 61
Net loans and leases / Total assets	45.97		39.90		39.93		43.81		43.53	63.77 15
Capitalization										
Tier 1 leverage ratio	9.85		9.74		9.09		9.91		9.78	9.76 59
Holding company equity capital / Total assets	11.23		11.58		10.85		12.07		12.17	12.43 47
Total equity capital (including minority interest) / Total assets	11.24		11.59		10.85		12.07		12.19	12.57 46
Common equity tier 1 capital / Total risk-weighted assets	15.20		14.85		13.99		15.79		17.19	12.17 92
Net loans and leases / Equity capital (X)	4.09		3.44		3.68		3.63		3.58	5.21 13
Cash dividends / Net income	0		0		0		0		0	33.12 3
Cash dividends / Net income (Subchapter S adjusted)										-12.02
Growth Rates										
Assets	-0.18		14.71		16.25		7.77		6.45	9.26 52
Equity capital	-3.24		6.54		4.48		6.87		6.28	10.49 41
Net loans and leases	15		7.73		5.93		8.48		10.83	9.10 68
Noncore funding	15.22		0.72		5.48		-21.68		-2.39	6.59 37
Parent Company Ratios										
Short-term debt / Equity capital	0		0		0		0		0	1.02 36
Long-term debt / Equity capital	63.07		51.80		58.46		47.99		0	13.04 13
Equity investment in subsidiaries / Equity capital	95.62		95.53		96.32		97.08		97	103.22 15
Cash from ops + noncash items + op expense / Op expense + dividends	236.19		5,714.91		4,276.22		410.56		3,896.04	190.27 99

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,726,748	1,266,280	1,715,145	1,697,555	2,133,027	36.36	
Income from lease financing receivables.....	81,657	76,466	103,166	94,955	71,497	6.79	
Fully taxable income on loans and leases.....	1,780,021	1,320,444	1,788,129	1,761,127	2,174,484	34.80	
Tax-exempt income on loans and leases.....	28,384	22,302	30,182	31,383	30,040	27.27	
Estimated tax benefit on income on loans and leases.....	17,386	18,208	25,066	18,368	13,927	-4.52	
Income on loans and leases (tax equivalent).....	1,825,791	1,360,954	1,843,377	1,810,878	2,218,451	34.16	
Investment interest income (tax equivalent).....	279,080	199,196	273,138	321,957	364,258	40.10	
Interest on balances due from depository institutions.....	8,453	7,632	11,345	9,643	49,126	10.76	
Interest income on other earning assets.....	525,422	233,484	321,746	492,016	1,282,542	125.04	
Total interest income (tax equivalent).....	2,638,746	1,801,266	2,449,606	2,634,494	3,914,377	46.49	
Interest on time deposits of \$250K or more	4,959	1,680	2,011	7,233	9,995	195.18	
Interest on time deposits < \$250K.....	819	1,216	1,436	11,591	3,968	-32.65	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	86,371	31,874	50,739	70,585	134,327	170.98	
Interest on other borrowings and trading liabilities.....	516,386	176,200	242,784	422,799	1,296,847	193.07	
Interest on subordinated debt and mandatory convertible securities	3,010	4,497	5,996	5,995	7,493	-33.07	
Total interest expense.....	611,545	215,467	302,966	518,203	1,452,630	183.82	
Net interest income (tax equivalent).....	2,027,201	1,585,799	2,146,640	2,116,291	2,461,747	27.83	
Non-interest income.....	4,163,497	4,840,751	6,490,491	5,331,926	4,805,259	-13.99	
Adjusted operating income (tax equivalent)	6,190,698	6,426,550	8,637,131	7,448,217	7,267,006	-3.67	
Overhead expense.....	4,693,276	5,247,048	7,021,461	6,020,280	5,911,660	-10.55	
Provision for credit losses.....	66,315	5,697	7,605	177,061	109,455		
Securities gains (losses)	34	874	939	189	10,654	-96.11	
Other tax equivalent adjustments	21,840	11,910	14,932	7,767	-6,625	83.38	
Pretax net operating income (tax equivalent).....	1,103,774	1,286,260	1,787,097	1,398,351	1,453,403	-14.19	
Applicable income taxes	284,488	279,923	417,325	318,743	226,343	1.63	
Tax equivalent adjustments	45,689	41,179	54,496	39,080	18,195	10.95	
Applicable income taxes (tax equivalent).....	330,177	321,102	471,821	357,823	244,538	2.83	
Minority interest	739	1,079	1,396	-597	7,121	-31.51	
Net income before discontinued operations, net of minority interest	772,858	964,079	1,313,880	1,041,125	1,201,744	-19.83	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	772,858	964,079	1,313,880	1,041,125	1,201,744	-19.83	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	773,597	965,158	1,315,276	1,040,528	1,208,865	-19.85	
Investment securities income (tax equivalent).....	279,080	199,196	273,138	321,957	364,258	40.10	
US Treasury and agency securities (excluding mortgage-backed securities)	23,813	13,944	19,740	29,993	30,076	70.78	
Mortgage-backed securities	217,650	157,926	217,249	251,073	284,595	37.82	
All other securities	37,617	27,326	36,149	40,891	49,587	37.66	
Cash dividends declared	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	2.02			1.55			1.54			1.86			3.05	4	8
Less: Interest expense	0.47			0.19			0.19			0.37			1.13	0.98	68
Equals: Net interest income (tax equivalent)	1.56			1.37			1.35			1.49			1.92	3.01	13
Plus: Non-interest income	3.19			4.18			4.08			3.77			3.74	1.32	90
Equals: adjusted operating income (tax equivalent)	4.75			5.55			5.43			5.26			5.66	4.41	92
Less: Overhead expense	3.60			4.53			4.41			4.25			4.60	2.69	95
Less: Provision for credit losses	0.05			0			0			0.13			0.09	0.15	37
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0	0	96
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0.01	0.01	65
Plus: other tax equivalent adjustments	0.02			0.01			0.01			0.01			-0.01	0	3
Equals: Pretax net operating income (tax equivalent)	0.85			1.11			1.12			0.99			1.13	1.56	17
Less: Applicable income taxes (tax equivalent)	0.25			0.28			0.30			0.25			0.19	0.36	10
Less: Minority interest	0			0			0			0			0.01	0	83
Equals: Net operating income	0.59			0.83			0.83			0.74			0.94	1.19	19
Plus: Net extraordinary items	0			0			0			0			0	0	50
Equals: Net income	0.59			0.83			0.83			0.74			0.94	1.19	19
Memo: Net income (last four quarters)	0.65			0.86			0.83			0.74			0.94	1.19	18
Net income—BHC and noncontrolling (minority) interest	0.59			0.83			0.83			0.73			0.94	1.20	18
Margin Analysis															
Average earning assets / Average assets	87.53			88.35			88.34			87.60			89.85	91.05	35
Average interest-bearing funds / Average assets	48.21			50.25			49.84			54.25			57.15	65.57	18
Interest income (tax equivalent) / Average earning assets	2.31			1.76			1.74			2.12			3.39	4.41	8
Interest expense / Average earning assets	0.54			0.21			0.22			0.42			1.26	1.08	69
Net interest income (tax equivalent) / Average earning assets	1.78			1.55			1.53			1.71			2.13	3.33	12
Yield or Cost															
Total loans and leases (tax equivalent)	3.40			2.82			2.83			3.02			4.19	5.09	9
Interest-bearing bank balances	0.39			0.14			0.16			0.26			2.24	2.04	62
Federal funds sold and reverse repos	1.17			0.27			0.27			0.78			2.87	2.44	74
Trading assets	2.86			1.66			1.75			2.02			2.63	0.99	78
Total earning assets	2.29			1.73			1.71			2.10			3.37	4.36	8
Investment securities (tax equivalent)	1.15			1.17			1.12			1.79			2.26	2.76	6
US Treasury and agency securities (excluding mortgage-backed securities)	0.81			0.66			0.64			1.72			1.97	2.32	32
Mortgage-backed securities	1.23			1.10			1.06			1.68			2.22	2.61	9
All other securities	1.78			2.58			2.18			3.23			3.75	4.06	49
Interest-bearing deposits	0.29			0.11			0.13			0.26			0.58	1.10	13
Time deposits of \$250K or more	0.78			0.31			0.29			0.91			1.64	1.96	23
Time deposits < \$250K	0.37			0.45			0.43			1.59			1.30	1.82	18
Other domestic deposits	0.28			0.11			0.13			0.22			0.56	0.93	20
Foreign deposits														1.19	
Federal funds purchased and repos	1.19			0.25			0.24			0.68			2.78	1.86	84
Other borrowed funds and trading liabilities	1.42			0.81			0.81			1.12			1.96	2.38	25
All interest-bearing funds	0.97			0.37			0.38			0.67			1.98	1.49	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019											
Non-interest Income and Expenses																
Total non-interest income	4,163,497	4,840,751	6,490,491	5,331,926	4,805,259											
Fiduciary activities income	1,475,866	1,400,527	1,912,567	1,484,930	1,317,157											
Service charges on deposit accounts - domestic	61,027	57,178	78,853	58,596	59,745											
Trading revenue.....	139,326	282,170	352,574	425,191	328,811											
Investment banking fees and commissions.....	1,838,421	2,339,465	3,148,444	2,582,464	2,458,134											
Insurance activities revenue.....	8,741	7,884	10,501	9,939	9,052											
Venture capital revenue.....	0	0	0	0	-109											
Net servicing fees	-181	-2	-2	-73	-82											
Net securitization income	0	0	0	0	0											
Net gains (losses) on sales of loans, OREO, other assets.....	46,307	-6,083	-7,424	-1,566	1,817											
Other non-interest income.....	593,990	759,612	994,978	772,445	630,734											
Total overhead expenses	4,693,276	5,247,048	7,021,461	6,020,280	5,911,660											
Personnel expense.....	2,845,535	3,415,216	4,615,154	3,845,231	3,771,314											
Net occupancy expense.....	485,517	460,377	622,347	575,769	534,983											
Goodwill impairment losses	0	0	0	0	0											
Amortization expenses and impairment loss (other intangible assets).....	104,061	108,606	143,720	145,328	188,643											
Other operating expenses.....	1,258,163	1,262,849	1,640,240	1,453,952	1,416,720											
Fee income on mutual funds and annuities.....	241,612	244,495	328,656	287,996	315,860											
Memoranda																
Assets under management in proprietary mutual funds and annuities	23,392,436	38,216,480	41,723,956	27,891,924	19,115,354											
Number of equivalent employees	14,940	14,995	15,191	13,648	13,453											
Average personnel expense per employee.....	190.46	227.76	303.81	281.74	280.33											
Average assets per employee.....	11,633.44	10,305.11	10,479.17	10,376.27	9,551.73											
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	
Analysis Ratios																
Mutual fund fee income / Non-interest income	5.80			5.05			5.06			5.40			6.57	2.72	84	
Overhead expenses / Net Interest Income + non-interest income	76.10			82.02			81.67			81.17			81.63	61.29	92	
Percent of Average Assets																
Total overhead expense	3.60			4.53			4.41			4.25			4.60	2.69	95	
Personnel expense.....	2.18			2.95			2.90			2.72			2.93	1.41	97	
Net occupancy expense.....	0.37			0.40			0.39			0.41			0.42	0.28	92	
Other operating expenses.....	1.05			1.18			1.12			1.13			1.25	0.97	80	
Overhead less non-interest income	0.41			0.35			0.33			0.49			0.86	1.32	21	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	75.81			81.65			81.29			80.83			81.35	60.64	92	
Personnel expense.....	45.96			53.14			53.43			51.63			51.90	32.39	97	
Net occupancy expense.....	7.84			7.16			7.21			7.73			7.36	6.52	66	
Other operating expenses.....	22			21.34			20.65			21.47			22.09	21.20	68	
Total non-interest income	67.25			75.32			75.15			71.59			66.12	29.23	89	
Fiduciary activities income	23.84			21.79			22.14			19.94			18.13	1.97	96	
Service charges on domestic deposit accounts	0.99			0.89			0.91			0.79			0.82	3.88	14	
Trading revenue.....	2.25			4.39			4.08			5.71			4.52	1.18	88	
Investment banking fees and commissions.....	29.70			36.40			36.45			34.67			33.83	3.54	94	
Insurance activities revenue.....	0.14			0.12			0.12			0.13			0.12	0.47	54	
Venture capital revenue.....	0			0			0			0			0	0.02	1	
Net servicing fees	0			0			0			0			0	0.28	13	
Net securitization income	0			0			0			0			0	0.01	44	
Net gain (loss) - sales of loans, OREO, and other assets	0.75			-0.09			-0.09			-0.02			0.03	1.86	14	
Other non-interest income.....	9.59			11.82			11.52			10.37			8.68	10.04	52	
Overhead less non-interest income	8.56			6.32			6.15			9.24			15.22	31.06	16	
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.77			21.76			23.35			22.79			15.57	20.56	15	
Applicable income tax + TE / Pretax net operating income + TE	29.91			24.96			26.40			25.59			16.83	23.23	7	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	45,088,192	37,792,497	39,422,718	32,873,605	28,266,782	19.30	
Commercial and industrial loans	11,389,123	9,458,859	10,265,235	11,712,059	8,181,319	20.41	
Loans to individuals	2,140,988	1,976,201	2,133,372	1,855,246	1,705,633	8.34	
Loans to depository institutions and acceptances of other banks	11,976	11,907	8,488	17,590	15,426	0.58	
Agricultural loans	0	0	0	0	0	0	
Other loans and leases	17,536,359	16,711,121	18,545,330	20,010,822	23,009,148	4.94	
Less: Unearned income	329,584	0	0	0	0	0	
Loans and leases, net of unearned income	75,837,054	65,950,585	70,375,143	66,469,322	61,178,308	14.99	
Less: Allowance for loan and lease losses	571,680	505,269	505,890	510,325	377,606	13.14	
Net loans and leases	75,265,374	65,445,316	69,869,253	65,958,997	60,800,702	15.00	
Debt securities that reprice or mature in over 1 year	22,619,174	23,641,037	27,874,525	17,527,961	14,702,106	-4.32	
Mutual funds and equity securities	1,036,761	1,395,077	1,423,133	1,258,585	1,056,534	-25.68	
Subtotal	98,921,309	90,481,430	99,166,911	84,745,543	76,559,342	9.33	
Interest-bearing bank balances	1,280,169	9,195,332	5,904,597	4,123,444	2,316,000	-86.08	
Federal funds sold and reverse repos	27,317,894	27,007,846	33,892,847	29,142,651	31,073,151	1.15	
Debt securities that reprice or mature within 1 year	3,535,572	2,730,765	3,114,471	2,115,388	1,694,518	29.47	
Trading assets	8,125,713	14,759,246	12,732,777	13,691,864	13,527,556	-44.94	
Total earning assets	139,180,657	144,174,619	154,811,603	133,818,890	125,170,567	-3.46	
Non-interest-bearing cash and due from depository institutions	1,110,568	831,958	774,596	802,579	735,629	33.49	
Premises, fixed assets, and leases	2,470,364	2,442,285	2,484,847	2,372,791	2,259,242	1.15	
Other real estate owned	0	3,947	3,947	4,499	4,660	-100.00	
Investment in unconsolidated subsidiaries	316,950	89,440	95,278	29,329	75,497	254.37	
Intangible and other assets	20,659,847	16,485,818	16,828,650	13,512,064	11,440,722	25.32	
Total assets	163,738,386	164,028,067	174,998,921	150,540,152	139,686,317	-0.18	
Quarterly average assets	169,358,921	159,836,279	173,181,118	146,387,644	136,451,133	5.96	
Average loans and leases (YTD)	71,591,709	64,336,577	65,069,795	59,898,976	53,000,241	11.28	
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	75,837,054	65,950,585	70,375,143	66,469,322	61,178,308	14.99	
Real estate loans secured by 1–4 family	24,567,275	19,834,849	20,909,849	16,990,970	14,961,893	23.86	
Commercial real estate loans	20,456,324	17,904,089	18,448,977	15,825,837	13,249,937	14.26	
Construction and land development	3,725,935	3,234,790	3,106,909	2,881,190	2,721,394	15.18	
Multifamily	2,950,180	2,280,594	2,414,632	1,779,000	1,318,571	29.36	
Nonfarm nonresidential	13,780,209	12,388,705	12,927,436	11,165,647	9,209,972	11.23	
Real estate loans secured by farmland	64,593	53,559	63,892	56,798	54,952	20.60	
Total investment securities	27,191,507	27,766,879	32,412,129	20,901,934	17,453,158	-2.07	
U.S. Treasury securities	655,721	402,463	708,925	281	100,453	62.93	
US agency securities (excluding mortgage-backed securities)	3,021,697	3,207,487	3,197,090	2,218,334	1,445,016	-5.79	
Municipal securities	433,671	563,320	535,420	634,254	751,308	-23.02	
Mortgage-backed securities	19,723,777	20,832,221	24,692,795	16,683,441	13,658,131	-5.32	
Asset-backed securities	512,635	533,191	521,654	95,784	429,686	-3.86	
Other debt securities	1,807,245	833,120	1,333,112	11,255	12,030	116.92	
Mutual funds and equity securities	1,036,761	1,395,077	1,423,133	1,258,585	1,056,534	-25.68	
Available-for-sale securities	21,000,548	20,936,470	25,253,142	14,202,211	12,613,616	0.31	
U.S. Treasury securities	655,624	402,363	708,825	181	100,354	62.94	
US agency securities (excluding mortgage-backed securities)	2,412,112	2,444,978	2,469,489	1,347,119	605,261	-1.34	
Municipal securities	0	390	390	791	3,668	-100.00	
Mortgage-backed securities	15,612,932	16,722,428	20,219,672	12,747,081	11,462,617	-6.63	
Asset-backed securities	512,635	533,191	521,654	95,784	429,686	-3.86	
Other debt securities	1,807,245	833,120	1,333,112	11,255	12,030	116.92	
Mutual funds and equity securities	0	0	0	0	0	0	
Held-to-maturity securities appreciation (depreciation)	-838,533	-7,734	-69,103	106,182	8,582		
Available-for-sale securities appreciation (depreciation)	-2,874,168	-52,287	-280,625	138,319	-8,292		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	5,373,557	2,904,973	3,146,231	3,106,143	1,568,565	84.98	

Liabilities and Changes in Capital

	Dollar Amount in Thousands						Percent Change
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Demand deposits	39,390,264	42,576,415	45,025,954	32,860,169	25,161,360	-7.48	
NOW, ATS and transaction accounts	2,265,485	2,241,090	2,093,758	2,181,498	777,126	1.09	
Time deposits less brokered deposits < \$250K	186,396	222,612	214,114	243,932	284,476	-16.27	
MMDA and other savings accounts	39,222,281	39,328,408	40,073,817	35,056,416	26,263,753	-0.27	
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	81,064,426	84,368,525	87,407,643	70,342,015	52,486,715	-3.92	
Time deposits of \$250K or more	1,175,467	702,972	621,220	725,820	819,013	67.21	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	21,550,946	18,674,762	22,210,062	22,771,034	30,941,491	15.40	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	7,096,031	7,054,166	8,701,376	6,896,971	9,777,386	0.59	
Other borrowings w/remaining maturity over 1 year	12,915,326	10,894,524	12,012,535	10,487,174	11,039,649	18.55	
Brokered deposits < \$250K	301,355	28,481	29,398	427,917	164,448	958.09	
Noncore funding	43,039,125	37,354,905	43,574,591	41,308,916	52,741,987	15.22	
Trading liabilities	4,380,019	6,884,707	9,067,026	6,533,786	7,795,023	-36.38	
Subordinated notes and debentures + trust preferred securities	0	151,852	151,335	153,402	155,469	-100.00	
Other liabilities	16,852,229	16,263,730	15,815,861	14,031,483	9,480,046	3.62	
Total liabilities	145,335,799	145,023,719	156,016,456	132,369,602	122,659,240	0.22	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	
Common stock	0	0	0	0	0	0	
Common surplus	17,261,677	17,413,890	17,264,305	17,413,801	17,412,842	-0.87	
Retained earnings	2,752,414	1,629,753	1,979,554	665,674	-375,220	68.89	
Accumulated other comprehensive income	-1,628,227	-42,066	-264,440	85,287	-40,253		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	18,385,864	19,001,577	18,979,419	18,164,762	16,997,369	-3.24	
Noncontrolling (minority) interest in subsidiaries	16,723	2,771	3,046	5,788	29,708	503.50	
Total equity capital, including minority interest	18,402,587	19,004,348	18,982,465	18,170,550	17,027,077	-3.17	
Total liabilities and capital	163,738,386	164,028,067	174,998,921	150,540,152	139,686,317	-0.18	
Memoranda							
Non-interest-bearing deposits	39,390,264	42,576,415	45,025,955	32,860,169	25,161,360	-7.48	
Interest-bearing deposits	43,150,984	42,523,563	43,032,306	38,635,583	28,308,816	1.48	
Total deposits	82,541,248	85,099,978	88,058,261	71,495,752	53,470,176	-3.01	
Long-term debt that reprices within 1 year	2,078,615	385,715	223,720	1,252,425	1,620,320	438.90	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,979,419	18,164,762	18,164,762	16,997,369	15,993,335		
Accounting restatements	0	0	0	0	0	0	
Net income	772,858	964,079	1,313,880	1,041,125	1,201,744		
Net sale of new perpetual preferred stock	0	0	0	0	0	0	
Net sale of new common stock	0	0	0	0	0	0	
Sale of treasury stock	0	0	0	0	0	0	
Less: Purchase of treasury stock	0	0	0	0	0	0	
Changes incident to business combinations	0	0	0	0	0	0	
Less: Dividends declared	0	0	0	0	0	0	
Change in other comprehensive income	-1,363,785	-127,353	-349,726	125,540	97,697		
Changes in debit to ESOP liability	0	0	0	0	0	0	
Other adjustments to equity capital	-2,628	89	-149,497	728	-295,407		
Holding company equity capital, ending balance	18,385,864	19,001,577	18,979,419	18,164,762	16,997,369		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Total Assets															
Real estate loans	27.54			23.04			22.53			21.84			20.24	37.78	19
Commercial and industrial loans	6.96			5.77			5.87			7.78			5.86	12.02	19
Loans to individuals	1.31			1.20			1.22			1.23			1.22	4.20	41
Loans to depository institutions and acceptances of other banks	0.01			0.01			0			0.01			0.01	0.04	72
Agricultural loans.....	0			0			0			0			0	0.24	11
Other loans and leases.....	10.71			10.19			10.60			13.29			16.47	5.01	94
Net loans and leases.....	45.97			39.90			39.93			43.81			43.53	63.77	15
Debt securities over 1 year.....	13.81			14.41			15.93			11.64			10.53	14.60	25
Mutual funds and equity securities	0.63			0.85			0.81			0.84			0.76	0.06	99
Subtotal	60.41			55.16			56.67			56.29			54.81	79.65	11
Interest-bearing bank balances	0.78			5.61			3.37			2.74			1.66	3.06	42
Federal funds sold and reverse repos.....	16.68			16.47			19.37			19.36			22.24	1.57	93
Debt securities 1 year or less	2.16			1.66			1.78			1.41			1.21	1.91	50
Trading assets	4.96			9			7.28			9.10			9.68	1.19	92
Total earning assets.....	85			87.90			88.46			88.89			89.61	89.53	48
Non-interest cash and due from depository institutions.....	0.68			0.51			0.44			0.53			0.53	1.14	11
Other real estate owned.....	0			0			0			0			0	0.03	21
All other assets.....	14.32			11.60			11.09			10.57			9.87	9.27	61
Memoranda															
Short-term investments	19.62			23.74			24.52			23.50			25.12	7.63	88
U.S. Treasury securities.....	0.40			0.25			0.41			0			0.07	1.03	42
US agency securities (excluding mortgage-backed securities)	1.85			1.96			1.83			1.47			1.03	0.54	75
Municipal securities	0.26			0.34			0.31			0.42			0.54	1.34	40
Mortgage-backed securities	12.05			12.70			14.11			11.08			9.78	11.44	38
Asset-backed securities	0.31			0.33			0.30			0.06			0.31	0.28	73
Other debt securities	1.10			0.51			0.76			0.01			0.01	0.39	27
Loans held-for-sale.....	0			0			0			0			0	0.39	7
Loans held for investment	46.32			40.21			40.21			44.15			43.80	63.50	15
Real estate loans secured by 1–4 family	15			12.09			11.95			11.29			10.71	13.29	38
Revolving	0.72			0.64			0.60			0.76			0.86	2.07	34
Closed-end, secured by first liens	14.28			11.45			11.35			10.52			9.84	10.69	47
Closed-end, secured by junior liens	0			0.01			0.01			0.01			0.01	0.28	13
Commercial real estate loans	12.49			10.92			10.54			10.51			9.49	22.23	24
Construction and land development.....	2.28			1.97			1.78			1.91			1.95	3.44	39
Multifamily.....	1.80			1.39			1.38			1.18			0.94	3.01	24
Nonfarm nonresidential	8.42			7.55			7.39			7.42			6.59	14.69	26
Real estate loans secured by farmland.....	0.04			0.03			0.04			0.04			0.04	0.36	41

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	59.45			57.30			56.02			49.46			46.20	57.46	32
Real estate loans secured by 1–4 family.....	32.39			30.08			29.71			25.56			24.46	20.75	60
Revolving	1.55			1.59			1.48			1.71			1.97	3.15	38
Closed-end.....	30.85			28.48			28.23			23.85			22.49	17.39	70
Commercial real estate loans	26.97			27.15			26.22			23.81			21.66	33.52	29
Construction and land development.....	4.91			4.90			4.41			4.33			4.45	5.09	50
1–4 family.....	0.11			0.15			0.14			0.19			0.33	0.94	39
Other	4.80			4.76			4.28			4.15			4.12	4.02	57
Multifamily.....	3.89			3.46			3.43			2.68			2.16	4.69	34
Nonfarm nonresidential	18.17			18.78			18.37			16.80			15.05	22.15	33
Owner-occupied.....	5.64			5.99			5.66			5.39			4.85	7.72	35
Other.....	12.53			12.80			12.71			11.41			10.21	14.34	34
Real estate loans secured by farmland.....	0.09			0.08			0.09			0.09			0.09	0.55	45
Loans to depository institutions and acceptances of other banks.....	0.02			0.02			0.01			0.03			0.03	0.11	73
Commercial and industrial loans	15.02			14.34			14.59			17.62			13.37	19.53	30
Loans to individuals	2.82			3			3.03			2.79			2.79	7.13	46
Credit card loans	0.31			0.27			0.33			0.26			0.41	0.81	66
Agricultural loans.....	0			0			0			0			0	0.37	11
Other loans and leases.....	23.12			25.34			26.35			30.11			37.61	9.85	92
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	267.65			240.86			247.78			224.73			212.13	391.26	21
Real estate loans secured by 1–4 family.....	145.84			126.41			131.42			116.15			112.28	138.18	40
Revolving	6.97			6.69			6.55			7.78			9.04	21.26	33
Closed-end.....	138.87			119.73			124.87			108.37			103.24	115.20	45
Commercial real estate loans	121.43			114.11			115.96			108.19			99.43	229.44	24
Construction and land development.....	22.12			20.62			19.53			19.70			20.42	34.95	40
1–4 family.....	0.51			0.62			0.62			0.85			1.51	6.61	34
Other	21.61			20			18.91			18.84			18.92	27.32	45
Multifamily.....	17.51			14.53			15.18			12.16			9.90	31.04	25
Nonfarm nonresidential	81.80			78.96			81.25			76.33			69.12	152.10	25
Owner-occupied.....	25.41			25.16			25.05			24.47			22.26	53.07	27
Other	56.40			53.80			56.20			51.86			46.86	97.41	29
Real estate loans secured by farmland.....	0.38			0.34			0.40			0.39			0.41	3.60	40
Loans to depository institutions and acceptances of other banks.....	0.07			0.08			0.05			0.12			0.12	0.44	71
Commercial and industrial loans	67.61			60.28			64.52			80.06			61.40	122.02	24
Loans to individuals	12.71			12.59			13.41			12.68			12.80	43.51	41
Credit card loans	1.40			1.13			1.45			1.19			1.88	4.34	66
Agricultural loans.....	0			0			0			0			0	2.18	11
Other loans and leases.....	104.10			106.51			116.56			136.80			172.67	52.44	94
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.82			22.58			22.11			20.05			18.88	26.45	34
(CECL transition adjusted)	102.72			94.91			97.81			91.09			86.69	178.57	25
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	128.13			120.07			122.85			115.56			108.95	236.10	23

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Total Assets															
Short-term investments	19.62			23.74			24.52			23.50			25.12	7.63	88
Liquid assets	37.40			46.48			46.80			44.28			45	22.44	87
Investment securities	16.61			16.93			18.52			13.88			12.49	16.99	30
Net loans and leases	45.97			39.90			39.93			43.81			43.53	63.77	15
Net loans, leases and standby letters of credit	46.52			40.44			40.39			44.36			44.13	64.84	13
Core deposits	49.51			51.44			49.95			46.73			37.57	63.09	13
Noncore funding	26.29			22.77			24.90			27.44			37.76	19.36	84
Time deposits of \$250K or more	0.72			0.43			0.35			0.48			0.59	2.94	9
Foreign deposits	0			0			0			0			0	0.43	38
Federal funds purchased and repos	13.16			11.39			12.69			15.13			22.15	1.94	96
Secured federal funds purchased	0			0			0			0			0	0	49
Net federal funds purchased (sold)	-3.52			-5.08			-6.68			-4.23			-0.09	0.48	17
Commercial paper	0			0			0			0			0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	4.33			4.30			4.97			4.58			7	3.01	90
Earning assets that reprice within 1 year	39.77			44.35			44.62			47.05			52.15	39.29	84
Interest-bearing liabilities that reprice within 1 year	0.99			0.54			0.46			0.91			0.86	10.19	3
Long-term debt that reprices within 1 year	1.27			0.24			0.13			0.83			1.16	0.96	73
Net assets that reprice within 1 year	37.51			43.57			44.03			45.31			50.13	26.63	94
Other Liquidity and Funding Ratios															
Net noncore funding dependence	11.02			-1.75			0.67			6.99			23.06	14.45	77
Net short-term noncore funding dependence	-2.05			-13.84			-11.49			-5.41			8.59	3.38	61
Short-term investment / Short-term noncore funding	106.75			147.42			136.15			114.89			84.21	77.77	65
Liquid assets - short-term noncore funding / Nonliquid assets	30.37			56.76			54.12			42.76			27.58	16.97	80
Net loans and leases / Total deposits	91.19			76.90			79.34			92.26			113.71	90.31	88
Net loans and leases / Core deposits	92.85			77.57			79.93			93.77			115.84	103.93	78
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.15			-0.05			-0.45			0.75			0.07	0.72	24
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.66			-0.34			-1.82			0.98			-0.06	1.36	8
Structured notes appreciation (depreciation) / Tier 1 capital														0	
Percent of Investment Securities															
Held-to-maturity securities	18.96			19.57			17.70			26.03			21.68	12.67	66
Available-for-sale securities	77.23			75.40			77.91			67.95			72.27	85.40	24
U.S. Treasury securities	2.41			1.45			2.19			0			0.58	6.15	40
US agency securities (excluding mortgage-backed securities)	11.11			11.55			9.86			10.61			8.28	3.49	80
Municipal securities	1.59			2.03			1.65			3.03			4.30	7.75	52
Mortgage-backed securities	72.54			75.03			76.18			79.82			78.26	67.43	62
Asset-backed securities	1.89			1.92			1.61			0.46			2.46	1.66	76
Other debt securities	6.65			3			4.11			0.05			0.07	2.94	30
Mutual funds and equity securities	3.81			5.02			4.39			6.02			6.05	0.40	97
Debt securities 1 year or less	13			9.83			9.61			10.12			9.71	11.86	56
Debt securities 1 to 5 years	33.50			62.10			64.17			37.13			54.73	17.94	91
Debt securities over 5 years	49.68			23.04			21.83			46.73			29.50	66.02	15
Pledged securities	19.76			10.46			9.71			14.86			8.99	30.57	20
Structured notes, fair value	0			0			0			0			0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-17.47			12.51			21.28			0.85			29.84	26.69	63
Investment securities	-2.07			45.32			55.07			19.76			28.14	11.75	83
Core deposits	-3.92			26.22			24.26			34.02			16.61	11.23	73
Noncore funding	15.22			0.72			5.48			-21.68			-2.39	6.59	37

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			30,758,852	27,068,429	23,517,770
Commit: Secured commercial real estate loans	3,911,023	3,438,878	3,974,191	3,318,131	2,883,826
Commit: Unsecured real estate loans	375,902	592,547	578,479	590,846	787,940
Credit card lines (reported semiannually, June/Dec)			3,046,040	2,890,669	2,620,730
Securities underwriting	0	0	0	0	0
Standby letters of credit	898,444	885,602	820,066	822,853	839,344
Commercial and similar letters of credit	126,796	84,855	101,343	95,622	105,951
Securities lent	984,660	1,435,903	1,210,659	1,983,761	1,484,405
Credit derivatives - notional amount (holding company as guarantor)	793,367	515,313	561,611	445,792	379,507
Credit derivatives - notional amount (holding company as beneficiary)	63,073	25,997	25,851	23,485	33,133
Credit derivative contracts w/ purchased credit protection-investment grade..	856,439	541,311	587,462	469,277	406,200
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	6,440
Derivative Contracts					
Interest rate futures and forward contracts	243,497,719	113,812,573	142,757,446	151,428,990	96,539,102
Written options contracts (interest rate)	30,555,136	55,976,503	75,997,846	80,550,429	21,397,105
Purchased options contracts (interest rate)	28,234,399	60,630,898	80,552,425	111,776,340	20,237,064
Interest rate swaps	257,360,925	220,982,085	243,686,501	148,970,502	158,506,644
Futures and forward foreign exchange	2,941,371	1,685,204	3,088,429	1,420,660	1,345,259
Written options contracts (foreign exchange)	466	3,784	30	22,216	8,951
Purchased options contracts (foreign exchange)	416	3,775	0	14,988	5,344
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	65,290,956	66,985,491	61,174,541	41,974,475	38,397,566
Written options contracts (commodity and other)	60,817,750	47,983,368	59,413,537	61,545,707	66,464,394
Purchased options contracts (commodity and other)	44,420,014	35,499,244	47,666,881	54,609,919	60,378,444
Commodity and other swaps	666,725	733,132	756,524	585,313	620,167

BHC	Peer #	9	Pct	BHC	Peer #	9	Pct	BHC	Peer #	9	Pct	BHC	Peer #	9	Pct	BHC	Peer #	1	Pct
Percent of Total Assets																			
Loan commitments (reported semiannually, June/Dec)						17.58				17.98							16.84	23.52	30
Standby letters of credit	0.55		0.54			0.47			0.55			0.60		0.84		0.60	0.84	52	
Commercial and similar letters of credit	0.08		0.05			0.06			0.06			0.08		0.02		0.08	0.02	86	
Securities lent	0.60		0.88			0.69			1.32			1.06		0.40		1.06	0.40	87	
Credit derivatives - notional amount (holding company as guarantor)	0.48		0.31			0.32			0.30			0.27		0.42		0.27	0.42	67	
Credit derivatives - notional amount (holding company as beneficiary)	0.04		0.02			0.01			0.02			0.02		0.52		0.02	0.52	61	
Credit derivative contracts w/ purchased credit protection-investment grade..	0.52		0.33			0.34			0.31			0.29		0.30		0.29	0.30	76	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0		0			0			0			0		0.45		0	0.45	70	
Derivative contracts	448.15		368.41			408.63			433.70			332.10		68.47		332.10	68.47	90	
Interest rate contracts	341.79		275.20			310.28			327.31			212.39		47.31		212.39	47.31	92	
Interest rate futures and forward contracts	148.71		69.39			81.58			100.59			69.11		10.67		69.11	10.67	88	
Written options contracts (interest rate)	18.66		34.13			43.43			53.51			15.32		2.47		15.32	2.47	91	
Purchased options contracts (interest rate)	17.24		36.96			46.03			74.25			14.49		2.65		14.49	2.65	92	
Interest rate swaps	157.18		134.72			139.25			98.96			113.47		28.86		113.47	28.86	92	
Foreign exchange contracts	1.80		1.03			1.76			0.97			0.97		10.12		0.97	10.12	68	
Futures and forward foreign exchange contracts	1.80		1.03			1.76			0.94			0.96		5.23		0.96	5.23	74	
Written options contracts (foreign exchange)	0		0			0			0.01			0.01		0.05		0.01	0.05	81	
Purchased options contracts (foreign exchange)	0		0			0			0.01			0		0.08		0	0.08	80	
Foreign exchange rate swaps	0		0			0			0			0		2.03		0	2.03	38	
Equity, commodity, and other derivative contracts	104.55		92.18			96.58			105.43			118.74		3.32		118.74	3.32	96	
Commodity and other futures and forward contracts	39.88		40.84			34.96			27.88			27.49		0.19		27.49	0.19	97	
Written options contracts (commodity and other)	37.14		29.25			33.95			40.88			47.58		0.98		47.58	0.98	96	
Purchased options contracts (commodity and other)	27.13		21.64			27.24			36.28			43.22		0.94		43.22	0.94	96	
Commodity and other swaps	0.41		0.45			0.43			0.39			0.44		0.38		0.44	0.38	80	
Percent of Average Loans and Leases																			
Loan commitments (reported semiannually, June/Dec)						47.27						45.19				44.37	45.53	66	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	733,785,877	604,296,057	715,094,160	652,899,539	463,900,040
Interest rate contracts	559,648,179	451,402,059	542,994,218	492,726,261	296,679,915
Foreign exchange contracts	2,942,253	1,692,763	3,088,459	1,457,864	1,359,554
Equity, commodity, and other contracts	171,195,445	151,201,235	169,011,483	158,715,414	165,860,571
Derivatives Position					
Futures and forwards	311,730,046	182,483,268	207,020,416	194,824,125	136,281,927
Written options	91,373,352	103,963,655	135,411,413	142,118,352	87,870,450
Exchange-traded	91,210,555	103,776,857	135,232,749	141,803,011	87,591,230
Over-the-counter	162,797	186,798	178,664	315,341	279,220
Purchased options	72,654,829	96,133,917	128,219,306	166,401,247	80,620,852
Exchange-traded	72,488,734	95,943,281	128,037,005	166,080,180	80,334,840
Over-the-counter	166,095	190,636	182,301	321,067	286,012
Swaps	258,027,650	221,715,217	244,443,025	149,555,815	159,126,811
Held for trading	35,476,912	34,586,599	33,040,346	57,002,898	47,127,728
Interest rate contracts	33,069,091	33,323,476	30,781,529	55,777,930	46,091,333
Foreign exchange contracts	2,397,883	1,257,109	2,253,136	1,219,198	1,022,514
Equity, commodity, and other contracts	9,938	6,014	5,681	5,770	13,881
Non-traded	698,308,965	569,709,458	682,053,814	595,896,641	416,772,312
Interest rate contracts	526,579,088	418,078,583	512,212,689	436,948,331	250,588,582
Foreign exchange contracts	544,370	435,654	835,323	238,666	337,040
Equity, commodity, and other contracts	171,185,507	151,195,221	169,005,802	158,709,644	165,846,690
Derivative contracts (excluding futures and FX 14 days or less)	729,802,015	616,675,994	712,901,452	648,336,591	453,700,462
One year or less	443,303,341	432,921,688	449,252,609	447,008,156	306,986,041
Over 1 year to 5 years	138,768,433	115,110,380	173,563,385	144,912,237	88,872,612
Over 5 years	147,730,241	68,643,926	90,085,458	56,416,198	57,841,809
Gross negative fair value (absolute value)	1,210,045	130,086	212,249	150,690	91,088
Gross positive fair value	1,797,149	359,501	320,518	635,271	264,565
Held for trading	322,974	331,132	277,208	611,514	264,463
Non-traded	1,474,175	28,369	43,310	23,757	102
Current credit exposure on risk-based capital derivative contracts	2,599,092	2,371,235	2,954,168	3,529,901	2,246,514
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Notional Amount															
Interest rate contracts	76.27			74.70			75.93			75.47			63.95	93.44	8
Foreign exchange contracts	0.40			0.28			0.43			0.22			0.29	3.20	51
Equity, commodity, and other contracts	23.33			25.02			23.63			24.31			35.75	1.64	97
Futures and forwards	42.48			30.20			28.95			29.84			29.38	13.49	79
Written options	12.45			17.20			18.94			21.77			18.94	5.91	89
Exchange-traded	12.43			17.17			18.91			21.72			18.88	0.15	98
Over-the-counter	0.02			0.03			0.02			0.05			0.06	5.10	15
Purchased options	9.90			15.91			17.93			25.49			17.38	4.42	88
Exchange-traded	9.88			15.88			17.90			25.44			17.32	0.28	97
Over-the-counter	0.02			0.03			0.03			0.05			0.06	3.35	39
Swaps	35.16			36.69			34.18			22.91			34.30	69.75	16
Held for trading	4.83			5.72			4.62			8.73			10.16	44.16	38
Interest rate contracts	4.51			5.51			4.30			8.54			9.94	37.24	40
Foreign exchange contracts	0.33			0.21			0.32			0.19			0.22	1.60	62
Equity, commodity, and other contracts	0			0			0			0			0	0.83	74
Non-traded	95.17			94.28			95.38			91.27			89.84	55.84	61
Interest rate contracts	71.76			69.18			71.63			66.92			54.02	52.22	55
Foreign exchange contracts	0.07			0.07			0.12			0.04			0.07	0.34	70
Equity, commodity, and other contracts	23.33			25.02			23.63			24.31			35.75	0.13	98
Derivative contracts (excluding futures and forex 14 days or less)	99.46			102.05			99.69			99.30			97.80	93.86	53
One year or less	60.41			71.64			62.82			68.47			66.18	32.17	81
Over 1 year to 5 years	18.91			19.05			24.27			22.20			19.16	30.45	39
Over 5 years	20.13			11.36			12.60			8.64			12.47	28.09	31
Gross negative fair value (absolute value)	0.16			0.02			0.03			0.02			0.02	0.83	4
Gross positive fair value	0.24			0.06			0.04			0.10			0.06	1.19	4
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07			0.01			0.01			0.01			0.01	0.06	33
Gross positive fair value (X)	0.11			0.02			0.02			0.04			0.02	0.07	41
Held for trading (X)	0.02			0.02			0.02			0.04			0.02	0.06	54
Non-traded (X)	0.09			0			0			0			0	0.01	13
Current credit exposure (X)	0.16			0.16			0.19			0.25			0.17	0.05	87
Credit losses on derivative contracts	0			0			0			0			0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0			0			0			0			0	0	47
90+ days past due	0			0			0			0			0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	2.43			2.32			2.68			3.95			2.98	0.73	88

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	505,890	510,325	510,325	377,606	298,776
Gross losses	14,624	26,744	29,644	61,189	48,017
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	14,470	16,674	18,384	17,460	18,303
Net losses	154	10,070	11,260	43,729	29,714
Provision for loan and lease losses	66,315	5,697	7,605	177,061	109,455
Adjustments	-371	-683	-780	-613	-911
Ending balance	571,680	505,269	505,890	510,325	377,606
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.05			0			0			0.13			0.09	0.15	37
Provision for loan and lease losses / Average loans and leases	0.12			0.01			0.01			0.30			0.21	0.24	53
Provision for loan and lease losses / Net loan and lease losses	43,061.69			56.57			67.54			404.91			368.36	130.58	95
Allowance for loan and lease losses / Total loans and leases not held for sale	0.75			0.77			0.72			0.77			0.62	0.83	32
Allowance for loan and lease losses / Total loans and leases	0.75			0.77			0.72			0.77			0.62	0.81	33
Allowance for loan and lease losses / Net loans and leases losses (X)	2,784.16			37.63			44.93			11.67			12.71	8.03	78
Allowance for loan and lease losses / Nonaccrual assets	246.40			454.92			498.62			327.10			211.29	218.72	66
ALLL / 90+ days past due + nonaccrual loans and leases	197.88			427.95			408.80			322.01			206.20	151.73	74
Gross loan and lease losses / Average loans and leases	0.03			0.06			0.05			0.10			0.09	0.28	26
Recoveries / Average loans and leases	0.03			0.03			0.03			0.03			0.03	0.08	32
Net losses / Average loans and leases	0			0.02			0.02			0.07			0.06	0.21	26
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0	0	40
Recoveries / Prior year-end losses	48.81			27.25			30.04			36.36			41.61	36.22	70
Earnings coverage of net loan and lease losses (X)	7,301.30			124.21			154.55			35.13			51.98	24.40	84
Net Loan and Lease Losses By Type															
Real estate loans	0			0			0			0			0	0.01	33
Real estate loans secured by 1-4 family	0			0			0			0			0	0.01	38
Revolving	0			-0.02			-0.01			-0.01			0	0.02	35
Closed-end	0			0			0			0			0	0	39
Commercial real estate loans	0			0			0			0			0	0.01	24
Construction and land development	0			-0.03			-0.02			-0.01			0	-0.01	40
1-4 family	0			0			0			0			0	0	55
Other	0			-0.03			-0.02			-0.01			0	-0.01	36
Multifamily	0			0			0			0			0	0	56
Nonfarm nonresidential	0			0			0			0			0	0.02	22
Owner-occupied	0			0			0			0			0	0.01	19
Other	0			0			0			0			0	0.01	40
Real estate loans secured by farmland	0			0			0			0			0	0.01	48
Commercial and industrial loans	-0.02			0.13			0.08			0.31			0.27	0.37	47
Loans to individuals	0.17			0.13			0.14			0.39			0.36	1.17	21
Credit card loans	1.69			2.18			1.58			2.68			1.92	3.11	28
Agricultural loans															0.08
Loans to foreign governments and institutions															0
Other loans and leases	0			0			0			0			0.01	0.15	38

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
30+ Days Past Due and Nonaccrual Assets							
30–89 days past due loans and leases	774,796	390,682	392,260	309,962	201,220		
90+ days past due loans and leases	56,889	6,999	22,293	2,466	4,416		
Nonaccrual loans and leases	232,010	111,067	101,458	156,015	178,713		
Total past due and nonaccrual loans and leases	1,063,695	508,748	516,011	468,443	384,349		
Restructured 30–89 days past due	0	0	240	724	79		
Restructured 90+ days past due	577	0	0	0	0		
Restructured nonaccrual	41,095	14,653	12,294	32,753	52,591		
Total restructured loans and leases	41,672	14,653	12,534	33,477	52,670		
30–89 days past due loans held for sale	0	0	0	0	0		
90+ days past due loans held for sale	0	0	0	0	0		
Nonaccrual loans held for sale	0	0	0	0	0		
Total past due and nonaccrual loans held for sale	0	0	0	0	0		
Restructured loans and leases in compliance	6,512	4,107	13,748	3,265	19,961		
Other real estate owned	0	3,947	3,947	4,499	4,660		
Other Assets							
30–89 days past due	2,757	3,686	5,270	2,898	227		
90+ days past due	12,650	11,039	10,784	7,976	3,508		
Nonaccrual	0	0	0	0	0		
Total other assets past due and nonaccrual	15,407	14,725	16,054	10,874	3,735		
Percent of Loans and Leases							
30–89 days past due loans and leases	1.02	0.59	0.56	0.47	0.33	0.43	44
90+ days past due loans and leases	0.08	0.01	0.03	0	0.01	0.15	25
Nonaccrual loans and leases	0.31	0.17	0.14	0.23	0.29	0.51	27
90+ days past due and nonaccrual loans and leases	0.38	0.18	0.18	0.24	0.30	0.71	15
30–89 days past due restructured	0	0	0	0	0	0.01	28
90+ days past due restructured	0	0	0	0	0	0.01	29
Nonaccrual restructured	0.05	0.02	0.02	0.05	0.09	0.14	43
30–89 days past due loans held for sale	0	0	0	0	0	0	38
90+ days past due loans held for sale	0	0	0	0	0	0	42
Nonaccrual loans held for sale	0	0	0	0	0	0	40
Percent of Loans and Leases and Other Assets							
30+ Days Past Due and Nonaccrual							
30–89 days past due assets	1.03	0.60	0.56	0.47	0.33	0.43	44
90+ days past due assets	0.09	0.03	0.05	0.02	0.01	0.15	26
Nonaccrual assets	0.31	0.17	0.14	0.23	0.29	0.53	27
30+ days past due and nonaccrual assets	1.42	0.79	0.76	0.72	0.63	1.19	21
Percent of Total Assets							
90+ days past due and nonaccrual assets	0.18	0.08	0.08	0.11	0.13	0.44	12
90+ days past due and nonaccrual assets + other real estate owned	0.18	0.08	0.08	0.11	0.14	0.48	11
Restructured and Nonaccrual Loans and Leases							
+ OREO as Percent of:							
Total assets	0.15	0.07	0.07	0.11	0.15	0.53	11
Allowance for loan and lease losses	41.82	23.58	23.60	32.23	53.87	115.41	19
Equity capital + allowance for loan and lease losses	1.26	0.61	0.61	0.88	1.17	4.28	13
Tier 1 capital + allowance for loan and lease losses	1.42	0.76	0.75	1.12	1.53	5.65	11
Loans and leases + other real estate owned	0.32	0.18	0.17	0.25	0.33	0.85	13

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate	30–89 days past due	0.34		0.47		0.25		0.51		0.42		0.38		66	
	90+ days past due	0.01		0.01		0.02		0		0		0.16		32	
	Nonaccrual	0.22		0.08		0.07		0.07		0.08		0.46		12	
Commercial and industrial	30–89 days past due	0.98		0.79		1.09		0.46		0.12		0.31		26	
	90+ days past due	0.05		0		0.06		0		0		0.05		30	
	Nonaccrual	1.12		0.82		0.69		1.02		1.84		0.83		88	
Individuals	30–89 days past due	0.80		0.24		0.14		0.23		1.49		0.83		83	
	90+ days past due	0.07		0.18		0.39		0.06		0.11		0.17		59	
	Nonaccrual	0.24		0.12		0.22		0.53		0.31		0.17		73	
Depository institution loans	30–89 days past due	0.61		0.07		0.26		0.02		0		0		47	
	90+ days past due	0.14		0.01		0.02		0.01		0		0		49	
	Nonaccrual	0		0		0		0		0		0		48	
Agricultural	30–89 days past due													0.24	
	90+ days past due													0	
	Nonaccrual													0.67	
Foreign governments	30–89 days past due													0.07	
	90+ days past due													0	
	Nonaccrual													0.03	
Other loans and leases	30–89 days past due	2.82		0.79		0.97		0.42		0.20		0.20		63	
	90+ days past due	0.27		0		0.01		0		0.01		0.01		76	
	Nonaccrual	0		0		0		0.02		0		0.13		32	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Memoranda																
1–4 family	30–89 days past due	0.09			0.12			0.12			0.37			0.26	0.67	18
	90+ days past due	0.01			0.01			0.03			0			0	0.31	33
	Nonaccrual	0.08			0.08			0.08			0.12			0.13	0.73	8
Revolving	30–89 days past due	0.07			0.34			0.39			0.49			0.79	0.45	82
	90+ days past due	0.03			0			0.05			0.02			0	0.05	24
	Nonaccrual	0.21			0.45			0.31			0.54			0.67	1	52
Closed-end	30–89 days past due	0.09			0.11			0.10			0.36			0.22	0.70	16
	90+ days past due	0.01			0.01			0.03			0			0	0.35	37
Junior lien	Nonaccrual	0.07			0.06			0.07			0.09			0.08	0.70	8
	30–89 days past due	0.02			0.03			0.02			0			0	0.02	9
	90+ days past due	0			0			0			0			0	0	29
	Nonaccrual	0			0			0			0			0	0.04	17
Commercial real estate	30–89 days past due	0.64			0.86			0.39			0.67			0.60	0.18	94
	90+ days past due	0			0			0			0.01			0	0.03	44
	Nonaccrual	0.39			0.09			0.05			0.01			0.02	0.23	13
Construction and development	30–89 days past due	1.21			1.51			1.09			0.97			0.73	0.28	83
	90+ days past due	0			0			0			0			0	0.02	33
	Nonaccrual	0			0.14			0			0.01			0	0.20	27
1–4 family	30–89 days past due	0			0			0			0			0	0.06	25
	90+ days past due	0			0			0			0			0	0	41
Other	Nonaccrual	0			0			0			0			0	0.02	30
	30–89 days past due	1.21			1.51			1.09			0.97			0.73	0.20	87
	90+ days past due	0			0			0			0			0	0.01	35
	Nonaccrual	0			0.14			0			0.01			0	0.17	33
Multifamily	30–89 days past due	0			1.30			0.01			0.34			0.05	0.08	61
	90+ days past due	0			0			0			0.01			0	0	41
	Nonaccrual	0			0			0			0			0	0.05	21
Nonfarm non-residential	30–89 days past due	0.62			0.61			0.30			0.64			0.64	0.14	96
	90+ days past due	0			0			0			0.01			0	0.03	47
	Nonaccrual	0.58			0.09			0.07			0.01			0.03	0.28	13
Owner Occupied	30–89 days past due	0.10			0.10			0.09			0.23			0.15	0.07	81
	90+ days past due	0			0			0			0.01			0	0.01	26
	Nonaccrual	0.05			0.03			0.03			0.01			0.03	0.16	21
Other	30–89 days past due	0.52			0.52			0.20			0.42			0.49	0.07	96
	90+ days past due	0			0			0			0			0	0.01	60
	Nonaccrual	0.53			0.05			0.04			0			0	0.10	9
Farmland	30–89 days past due	0			0			0			0			0	0.23	23
	90+ days past due	0			0			0			0			0	0.01	42
	Nonaccrual	0			0			0			0			0	0.84	19
Credit card	30–89 days past due	0.82			0.77			0.63			1.03			1.32	1.19	60
	90+ days past due	0.64			0.43			0.43			0.64			0.68	0.78	41
	Nonaccrual	0.09			0			0.03			0			0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	17,261,677	17,413,890	17,264,305	17,413,801	17,412,842
Retained earnings	2,752,414	1,629,753	1,979,554	665,674	-375,220
Accumulated other comprehensive income (AOCI)	-1,628,227	-42,066	-264,440	85,287	-40,253
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	18,385,864	19,001,577	18,979,419	18,164,762	16,997,369
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	3,705,561	3,845,859	3,819,861	3,942,400	4,058,994
Accumulated other comprehensive income-related adjustments	-1,627,540	-42,236	-264,479	85,216	-40,088
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	16,307,843	15,197,954	15,424,037	14,137,146	12,978,463
Adjustments and deductions for common equity tier 1 capital	33,682	12,812	19,637	19,271	30,797
Common equity tier 1 capital	16,274,161	15,185,142	15,404,400	14,117,875	12,947,666
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	1,005
Additional tier 1 capital before deductions	0	0	0	0	1,005
Less: Additional tier 1 capital deductions	33,682	12,812	19,637	19,271	31,802
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	16,274,161	15,185,142	15,404,400	14,117,875	12,947,666
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	29,956	55,986
Allowance for loan and lease losses in tier 2 capital	637,025	553,311	560,605	559,355	422,868
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	637,025	553,311	560,605	589,311	478,854
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	637,025	553,311	560,605	589,311	478,854
Exited advanced approach tier 2 capital					
Total capital	16,911,186	15,738,453	15,965,005	14,707,186	13,426,520
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	169,358,921	159,836,279	173,181,118	146,387,644	136,451,133
Less: Deductions from common equity tier 1 capital	3,739,243	3,858,671	3,839,498	3,961,671	4,090,796
Less: Other deductions	449,843	-7,830	-61,290	-21,386	-38,467
Total assets for leverage ratio	165,169,835	155,985,438	169,402,910	142,447,359	132,398,804
Total risk-weighted assets	107,074,947	102,283,066	110,110,929	89,433,337	75,307,003
Exited advanced approach total RWA					
Capital Ratios					
Common equity tier 1 capital, column A	15.20	14.85	13.99	15.79	17.19
Common equity tier 1 capital, column B	0	0	0	0	0.29
Tier 1 capital, column A	15.20	14.85	13.99	15.79	17.19
Tier 1 capital, column B	0	0	0	0	0.34
Total capital, column A	15.79	15.39	14.50	16.44	17.83
Total capital, column B	0	0	0	0	0.38
Tier 1 leverage	9.85	9.74	9.09	9.91	9.78
Supplementary leverage ratio, advanced approaches HCs					7.41

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change			
																1-Year	5-Year		
Insurance Activities																			
Total insurance underwriting assets			0			0			0			0				0			
Total property and casualty assets			0			0			0			0				0			
Reinsurance recoverables (P/C)			0			0			0			0				0			
Total life and health assets			0			0			0			0				0			
Reinsurance recoverables (L/H)			0			0			0			0				0			
Separate account assets (L/H)			0			0			0			0				0			
Total insurance underwriting equity			0			0			0			0				0			
Total property and casualty equity			0			0			0			0				0			
Total life and health equity			0			0			0			0				0			
Total insurance underwriting net income			0			0			0			0				0			
Total property and casualty			0			0			0			0				0			
Total life and health			0			0			0			0				0			
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0			
Unearned premiums (P/C)			0			0			0			0				0			
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0			
Separate account liabilities (L/H)			0			0			0			0				0			
Insurance activities revenue			8,741			7,884			10,501			9,939				9,052	10.87		
Other insurance activities income			8,741			7,884			10,501			9,939				9,052	10.87		
Insurance and reinsurance underwriting income			0			0			0			0				0			
Premiums			0			0			0			0				0			
Credit related insurance underwriting			0			0			0			0				0			
Other insurance underwriting			0			0			0			0				0			
Insurance benefits, losses, expenses			0			0			0			0				0			
Net assets of insurance underwriting subsidiaries			0			0			0			0				0			
Life insurance assets			324,365			347,554			375,828			320,766				285,784	-6.67		
Analysis Ratios																			
09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019							
BHC	Peer #	9	Pct	BHC	Peer #	9	Pct	BHC	Peer #	9	Pct	BHC	Peer #	9	Pct	BHC	Peer #	1	Pct
Insurance underwriting assets / Consolidated assets			0			0			0			0				0	0.01	37	
Insurance underwriting assets (P/C) / Total insurance underwriting assets			0			0			0			0					51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets			0			0			0			0					48.53		
Separate account assets (L/H) / Total life assets			0			0			0			0					7.26		
Insurance activities revenue / Adjusted operating income			0.14			0.12			0.12			0.13				0.12	0.47	54	
Premium income / Insurance activities revenue			0			0			0			0				0	7.32	37	
Credit related premium income / Total premium income			0			0			0			0					34.91		
Other premium income / Total premium income			0			0			0			0					65.09		
Insurance underwriting net income / Consolidated net income			0			0			0			0				0	0.08	39	
Insurance net income (P/C) / Equity (P/C)			0			0			0			0					19.86		
Insurance net income (L/H) / Equity (L/H)			0			0			0			0					5.13		
Insurance benefits, losses, expenses / Insurance premiums			0			0			0			0					233.61		
Reinsurance recovery (P/C) / Total assets (P/C)			0			0			0			0					0.15		
Reinsurance recovery (L/H) / Total assets (L/H)			0			0			0			0					0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets			0			0			0			0				0	0	42	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses			1.93			2.22			2.36			2.19				2.14	11.51	17	
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)			56,867,202			59,625,699			66,586,930			61,529,670					66,824,177		
Net assets of broker-dealer subsidiaries / Consolidated assets			34.73			36.35			38.05			40.87				47.84	1.39	96	

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Foreign Activities															
Total foreign loans and leases	1,932,237	1,420,068	1,446,569	1,257,360	1,083,173										
Real estate loans.....	1,481,237	1,181,576	1,223,353	998,820	890,129										
Commercial and industrial loans	444,379	230,188	216,327	241,724	177,883										
Loans to depository institutions and other banks acceptances	6,621	8,304	6,889	16,816	15,161										
Loans to foreign governments and institutions	0	0	0	0	0										
Loans to individuals	0	0	0	0	0										
Agricultural loans.....	0	0	0	0	0										
Other foreign loans.....	0	0	0	0	0										
Lease financing receivables.....	0	0	0	0	0										
Debt securities	1,801,098	824,081	1,324,347	1,009	1,025										
Interest-bearing bank balances	291,299	76,828	128,938	331,133	45,629										
Total selected foreign assets	4,024,634	2,320,977	2,899,854	1,589,502	1,129,827										
Total foreign deposits	0	0	0	0	0										
Interest-bearing deposits	0	0	0	0	0										
Non-interest-bearing deposits.....	0	0	0	0	0										
Analysis Ratios	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	0			0			0			0			0	1.25	31
Cost: Interest-bearing deposits.....															1.19
Net Losses as a Percent of Foreign Loans by Type															27.03
Real estate loans															0.29
Commercial and industrial loans															0
Foreign governments and institutions															9.06
Growth Rates															22.48
Net loans and leases.....	36.07			17.28			15.05			16.08			9.06		62
Total selected assets.....	73.40			55.51			82.44			40.69			10.26		69
Deposits															10.36

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		516,652	1,407,564	1,367,676	1,637,294	2,430,425	-63.29	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		516,652	1,407,564	1,367,676	1,637,294	2,430,425	-63.29	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0.32	0.86	0.78		1.09		1.74
1–4 family residential loans		0	0	0		0		0
Home equity lines		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases.....		0.32	0.86	0.78		1.09		1.74
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		30.51	27.89	27.69		23.28		21.63
Home equity lines		1.53	1.56	1.45		1.67		1.89
Credit card receivables.....		0.31	0.26	0.32		0.26		0.39
Auto loans and other consumer loans.....		1.91	2.04	2.03		1.81		1.55
Commercial and industrial loans		14.85	14.04	14.31		17.20		12.86
All other loans and leases.....		50.89	54.21	54.19		55.79		61.67

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0	
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	0	
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.01	0.01	0.01	0.02	0.03	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
30–89 Days Past Due Securitized Assets						1-Year
1–4 family residential loans	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0
90+ Days Past Due Securitized Assets						5-Year
1–4 family residential loans	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0	0
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.09	0.11	0.10	0.36	0.22
Home equity lines	0.07	0.34	0.39	0.49	0.79
Credit card receivables	0.82	0.77	0.63	1.03	1.32
Commercial and industrial loans	0.98	0.79	1.09	0.46	0.12
All other loans and leases	1.57	0.76	0.62	0.48	0.37
Total managed loans past due 30–89 days	1.01	0.58	0.55	0.46	0.32
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.01	0.03	0	0
Home equity lines	0.03	0	0.05	0.02	0
Credit card receivables	0.64	0.43	0.43	0.64	0.68
Commercial and industrial loans	0.05	0	0.06	0	0
All other loans and leases	0.09	-0.02	0	-0.02	0
Total managed loans past due 90+ days	0.07	0.01	0.03	0	0.01
Total Past Due Managed Assets	1.08	0.59	0.58	0.46	0.32
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	-0.02	-0.01	-0.01	0
Credit card receivables	1.69	2.18	1.58	2.68	1.92
Commercial and industrial loans	-0.02	0.13	0.08	0.31	0.27
All other loans and leases	0	-0.01	0	0.01	0.01
Net Losses on Managed Assets Percent of Total Managed Assets	0	0.02	0.02	0.06	0.05

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	0	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	0	
Income from nonbank subsidiaries	112,000	325,000	325,000	26,000	362,000	-65.54		
Dividends	112,000	325,000	325,000	26,000	362,000	-65.54		
Interest	0	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	0	
Income from subsidiary holding companies	1,285	0	0	298	2,922			
Dividends	0	0	0	0	0	0	0	
Interest	1,285	0	0	298	2,922			
Management and service fees	0	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	0	
Total income from subsidiaries	113,285	325,000	325,000	26,298	364,922	-65.14		
Securities gains (losses)	0	0	0	0	0	0	0	
Other operating income	0	0	0	0	0	0	0	
Total operating income	113,285	325,000	325,000	26,298	364,922	-65.14		
Operating Expenses								
Personnel expenses	0	0	0	0	0	0	0	
Interest expense	0	0	0	0	0	0	0	
Other expenses	5,203	5,702	7,616	6,404	9,277	-8.75		
Provision for loan and lease losses	0	0	0	0	0	0	0	
Total operating expenses	5,203	5,702	7,616	6,404	9,277	-8.75		
Income (loss) before taxes	108,082	319,298	317,384	19,894	355,645	-66.15		
Applicable income taxes (credit)	0	0	0	0	0	0	0	
Extraordinary items								
Income before undistributed income of subsidiaries	108,082	319,298	317,384	19,894	355,645	-66.15		
Equity in undistributed income of subsidiaries	664,776	644,781	996,496	1,021,231	846,099	3.10		
Bank subsidiaries	0	0	0	0	0	0	0	
Nonbank subsidiaries	100,288	-195,772	-149,039	212,284	8,840			
Subsidiary holding companies	564,488	840,553	1,145,535	808,947	837,259	-32.84		
Net income (loss)	772,858	964,079	1,313,880	1,041,125	1,201,744	-19.83		
Memoranda								
Bank net income	0	0	0	0	0	0	0	
Nonbank net income	212,288	129,228	175,961	238,284	370,840	64.27		
Subsidiary holding companies' net income	564,488	840,553	1,145,535	808,947	837,259	-32.84		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Common and preferred stock	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	0	
Other receivables	0	0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries	12,400,806	41.36	10,400,785	36.06	11,700,518	38.90	9,469,980	541,167	19.23		
Common and preferred stock	304,700	1.02	157,679	0.55	204,412	0.68	353,451	141,167	93.24		
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	11,996,106	40.01	10,243,106	35.51	11,496,106	38.22	9,116,529	400,000	17.11		
Other receivables	100,000	0.33	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies	17,556,621	58.55	18,424,239	63.87	18,357,263	61.03	17,385,950	16,450,734	-4.71		
Common and preferred stock	17,275,336	57.62	17,994,239	62.38	18,077,263	60.10	17,280,950	16,345,734	-4.00		
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	280,000	0.93	430,000	1.49	280,000	0.93	105,000	105,000	-34.88		
Other receivables	1,285	0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0	0	
Securities	0	0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	26,199	0.09	21,214	0.07	19,113	0.06	26,052	6,164	23.50		
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0	0	
Intangible assets	0	0	0	0	0	0	0	0	0	0	
Other assets	20	0	367	0	72	0	11	11	-94.55		
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	0	
Total assets	29,983,646	100.00	28,846,605	100.00	30,076,966	100.00	26,881,993	16,998,076	3.94		
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0	0	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year	11,596,106	38.67	9,843,106	34.12	11,096,106	36.89	8,716,529	0	17.81		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0	0	
Other liabilities	1,150	0	1,053	0	947	0	308	287	9.21		
Balance due to subsidiaries and related institutions	526	0	868	0	494	0	393	420	-39.40		
Total liabilities	11,597,782	38.68	9,845,027	34.13	11,097,547	36.90	8,717,230	707	17.80		
Equity Capital	18,385,864	61.32	19,001,578	65.87	18,979,419	63.10	18,164,763	16,997,369	-3.24		
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0	0	
Common stock	0	0	0	0	0	0	0	0	0	0	
Common surplus	17,261,677	57.57	17,413,891	60.37	17,264,305	57.40	17,413,802	17,412,842	-0.87		
Retained earnings	2,752,413	9.18	1,629,754	5.65	1,979,554	6.58	665,674	-375,220	68.89		
Accumulated other comprehensive income	-1,628,226	-5.43	-42,067	-0.15	-264,440	-0.88	85,287	-40,253			
Other equity capital components	0	0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital	29,983,646	100.00	28,846,605	100.00	30,076,966	100.00	26,881,993	16,998,076	3.94		
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Profitability															
Net income / Average equity capital	5.54			6.92			7.04			5.94			7.26	9.68	15
Bank net income / Average equity investment in banks															10.51
Nonbank net income / Average equity investment in nonbanks	107.65			72.86			76.48			90.36			253.24	7.89	98
Subsidiary HCs net income / Average equity investment in sub HCs	4.27			6.34			6.45			4.82			5.27	8.55	32
Bank net income / Parent net income	0			0			0			0			0	82.22	7
Nonbank net income / Parent net income	27.47			13.40			13.39			22.89			30.86	5.93	88
Subsidiary holding companies' net income / Parent net income	73.04			87.19			87.19			77.70			69.67	74	42
Leverage															
Total liabilities / Equity capital	63.08			51.81			58.47			47.99			0	20.43	4
Total debt / Equity capital	63.07			51.80			58.46			47.99			0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	63.07			51.80			58.46			47.99			0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	63.07			51.80			58.46			47.99			0	14.56	13
Total debt / Equity capital – excess over fair value	63.07			51.80			58.46			47.99			0	14.51	13
Long-term debt / Equity capital	63.07			51.80			58.46			47.99			0	13.04	13
Short-term debt / Equity capital	0			0			0			0			0	1.02	36
Current portion of long-term debt / Equity capital	0			0			0			0			0	0.05	40
Excess cost over fair value / Equity capital	0			0			0			0			0	0.12	38
Long-term debt / Consolidated long-term debt	89.79			89.11			91.22			81.92			0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	95.62			95.53			96.32			97.08			97	103.22	15
Total investment in subs / Equity capital	162.94			151.70			158.37			147.85			99.97	111.07	21
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.78			-0.66			-0.53			-0.51			-0.42	0.36	13
Equity investment in subs – equity cap / Net income-div (X)															1.22
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	2,177.30			5,699.75			4,267.33			410.65			3,933.62	177.68	99
Cash from ops + noncash items + op expense / Op expense + dividend	236.19			5,714.91			4,276.22			410.56			3,896.04	190.27	99
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.17			98.64			98.06			100.84			-480.37	116.34	1
Pretax operating income + interest expense / Interest expense															1,968.54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref															1,632.83
Dividends + interest from subsidiaries / Interest expense + dividends															210.80
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0			0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)															57.11
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.36			1.56			0.99			0.48			0.65	2.64	42
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															0.04
Nonaccrual															0.54
Total															0.58
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0	0	49
To nonbank subsidiaries	0			0			0			0			0	0.10	46
To subsidiary holding companies	0			0			0			0			0	0	49
Total	0			0			0			0			0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	41.31			42.09			43.75			46.36			54.74	5.62	92
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0	0	50
Combined foreign nonbank subsidiary assets	0.18			0.05			0.07			0.22			1.47	0.19	90

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0			0			0			0			0	57.84	1
Dividends declared / Net income	0			0			0			0			0	33.08	3
Net income – dividends / Average equity.....	5.54			6.92			7.04			5.94			7.26	6.46	61
Percent of Dividends Paid															
Dividends from bank subsidiaries														178.13	
Dividends from nonbank subsidiaries														7.53	
Dividends from subsidiary holding companies.....														21.40	
Dividends from all subsidiaries														260.40	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries														66.55	
Interest income from bank subsidiaries.....														0.54	
Management and service fees from bank subsidiaries														1.55	
Other income from bank subsidiaries.....														0	
Operating income from bank subsidiaries														69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	52.76			251.49			184.70			10.91			97.62	82.95	58
Interest income from nonbank subsidiaries.....	0			0			0			0			0	20.25	26
Management and service fees from nonbank subsidiaries	0			0			0			0			0	1.92	38
Other income from nonbank subsidiaries.....	0			0			0			0			0	1.06	43
Operating income from nonbank subsidiaries	52.76			251.49			184.70			10.91			97.62	150.41	45
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0			0			0			0			0	61.23	17
Interest income from subsidiary holding companies	0.23			0			0			0.04			0.35	6.54	57
Management and service fees from subsidiary holding companies.....	0			0			0			0			0	0.36	46
Other income from subsidiary holding companies.....	0			0			0			0			0	0.29	44
Operating income from subsidiary holding companies.....	0.23			0			0			0.04			0.35	76.49	23
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0	67.32	10
Interest income from bank subsidiaries.....	0			0			0			0			0	0.80	18
Management and service fees from bank subsidiaries	0			0			0			0			0	1.81	36
Other income from bank subsidiaries.....	0			0			0			0			0	0.03	44
Operating income from bank subsidiaries	0			0			0			0			0	78.80	4
Dividends from nonbank subsidiaries	98.87			100			100			98.87			99.20	2.65	99
Interest income from nonbank subsidiaries.....	0			0			0			0			0	1.19	30
Management and service fees from nonbank subsidiaries	0			0			0			0			0	0.06	41
Other income from nonbank subsidiaries.....	0			0			0			0			0	0.04	44
Operating income from nonbank subsidiaries	98.87			100			100			98.87			99.20	7.29	97
Dividends from subsidiary holding companies.....	0			0			0			0			0	4.52	43
Interest income from subsidiary holding companies	1.13			0			0			1.13			0.80	0.20	90
Management and service fees from subsidiary holding companies.....	0			0			0			0			0	0	49
Other income from subsidiary holding companies.....	0			0			0			0			0	0	48
Operating income from subsidiary holding companies.....	1.13			0			0			1.13			0.80	6.08	82
Loans and advances from subsidiaries / Short term debt.....														83.37	
Loans and advances from subsidiaries / Total debt	0			0			0			0				28.33	